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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
08/869,872	06/02/97	BROWNELL	13237-1550

LM02/0302

JONES AND ASKEW
37TH FLOOR
191 PEACHTREE STREET NE
ATLANTA GA 30303-1769

EXAMINER
CAUDLE, P

ART UNIT 2765	PAPER NUMBER
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DATE MAILED:

03/02/04 *14*

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No.

08/869,872

Applicant(s)

BROWNELL ET AL.

Examiner

Penny Caudle

Art Unit

2765

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).

Status

- 1) ☐ Responsive to communication(s) filed on 02 February 2000.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 26-46 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 26-46 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claims _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are objected to by the Examiner.
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
- a) ☐ All b) ☐ Some * c) ☐ None of the CERTIFIED copies of the priority documents have been:
1. ☐ received.
2. ☐ received in Application No. (Series Code / Serial Number) _____.
3. ☐ received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. & 119(e).

Attachment(s)

- 14) ☒ Notice of References Cited (PTO-892)
- 15) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 16) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 13.
- 17) ☐ Interview Summary (PTO-413) Paper No(s) _____.
- 18) ☐ Notice of Informal Patent Application (PTO-152)
- 19) ☐ Other: _____.

Art Unit: 2765

DETAILED ACTION

Continued Prosecution Application

1. The request filed on February 2, 2000 for a Continued Prosecution Application (CPA) under 37 CFR 1.53(d) based on parent Application No. 08/869,872 is acceptable and a CPA has been established. An action on the CPA follows.
2. In response to the Amendment filed on February 2, 2000, claims 1-25 have been canceled and new claims 26-46 have been added. Claims 26-46 are pending.

Information Disclosure Statement

3. The information disclosure statement filed February 2, 2000 fails to comply with 37 CFR 1.98(a)(2), which requires a legible copy of each U.S. and foreign patent; each publication or that portion which caused it to be listed; and all other information or that portion which caused it to be listed. It has been placed in the application file, but the information referred to therein has not been considered. A copy of line item AT ("Microsoft Money Version 4.0") was not received, and therefore not considered by the examiner as indicated on the PTO-1449 form.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are

Art Unit: 2765

such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 26-28, 33-34 and 40-42 are rejected under 35 U.S.C. 103(a) as being unpatentable over Chancey et al (U.S. 5,842,185).

As per claims 26, 33 and 40, Chancey et al disclose a method for automatically adjusting of category entries received from the electronic transfer of financial data into a personal financial management program, comprising the steps of:

-receiving a financial statement comprising one or more transaction entries, each transaction entry comprising a payee name and a transaction amount, as shown in Figure 4 and stated in column;

-displaying a first transaction entry from the financial statement comprising a received payee name and an associated transaction amount, as shown in Figure 4 and stated in column 5 lines 24-27, "Once all the transactions in the electronic statement have been processed (step 32), the process displays the statement to the user in visual form for acceptance, cancellation or modification (step 52).";

-receiving a user command replacing the received payee name with a preferred payee name, as stated in column 5 lines 15-17, "In this event, the user is prompted to select a category for association with the merchant category code (step 50).";

-creating a data structure including a record associating the received payee name with the corresponding preferred payee name, as stated in column 5 lines 6-8, "The process constructs a look-up table in the memory of the computer for associating, or translating, merchant category

*shows to change
payee name instead
of
changing
category
name
by using
table*

Art Unit: 2765

codes with categories recognized by the process.” and lines 21-22, “If the unrecognized category is selected, the process adds it to the list of recognized categories.”;

-automatically replacing the received payee name with the preferred payee name for each occurrence of the first payee name in the financial statement, as stated in column 4 lines 55-63, “The process may do so by searching previous transactions or equivalent data for the same payee. If successful, the process assigns the transaction to the same category used in the previous transaction because that category is already associated with the payee...”;

-receiving a subsequent electronic financial statement comprising one or more transaction entries including the received payee name, as shown in Figure 4 and stated in column 4 lines 10-26, “...the invention utilizes a credit card statement in an electronic form... This electronic state is a computer data file suitable for communications to the computer 10 from a remote source 16... The first step 30 is to retrieve and verify the electronic statement.”; and

-automatically checking the data structure for the record associating the received payee name with the corresponding preferred payee name, retrieving the corresponding preferred payee name, and replacing the received payee name with the corresponding preferred payee name in each occurrence of the received payee name in the subsequent financial statement, as stated in column 4 lines 55-63, “The process may do so by searching previous transactions or equivalent data for the same payee. If successful, the process assigns the transaction to the same category used in the previous transaction because that category is already associated with the payee...”.

Chancey et al fail to specifically disclose the changing and linking of the payee name. However,

Chancey et al do disclose a method of changing and linking the category field of the electronic

Art Unit: 2765

statement. In addition, they disclose that the user may change the payee name (see col. 5 lns 30-35). Therefore it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement the system taught by Chancey et al with the added feature of allowing the user to change and link the payee names found in the electronic statement with user's defined names in order to provide the user a system for electronically tracking financial transactions in a fast and accurate manner(col. 2 lns 40-43).

As per claims 27, 34 and 41, Chancey et al disclose all the limitations as set forth in claims 26, 33 and 40 above. Chancey et al fail to disclose the data structure comprises, an active payee table containing a list of received payee names and a dummy payee table containing a dummy field including deleted payee names and a list of active payee names having links to the preferred payee names. Chancey et al do disclose the use of a look-up table for associating, or translating category codes received in the electronic statement with categories recognized by the system(col. 5 lns 6-10). Therefore it would have been obvious to one of ordinary skill in the art at the time of the applicant's invention to implement the system taught by Chancey et al with the addition of the look-up table comprising an active payee table and a dummy payee table in order to provide the user a system for electronically tracking financial transactions in a fast and accurate manner(col. 2 lns 40-43).

As per claims 28, 35 and 42, Chancey et al discloses all the limitations as set forth in claims 27, 34 and 41 above with the addition of automatically storing a received payee name in a dummy field in the dummy payee table and creating a link that points to a preferred payee name and searching the dummy payee table to find an exact match for the received payee name in the

Art Unit: 2765

transaction. As stated in column 4 lines 57-61, "The process may do so by searching previous transactions or equivalent data for the same payee. If successful, the process assigns the transaction to the same category used in the previous transaction because that category is already associated with the payee..."

Chancey et al fail to specifically disclose the changing and linking of the payee name. However, Chancey et al do disclose a method of changing and linking the category field of the electronic statement. In addition, they disclose that the user may change the payee name (see col. 5 lns 30-35). Therefore it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement the system taught by Chancey et al with the added feature of allowing the user to change and link the payee names found in the electronic statement with user's defined names in order to provide the user a system for electronically tracking financial transactions in a fast and accurate manner(col. 2 lns 40-43).

6. Claims 29-32, 36-39 and 43-46 are rejected under 35 U.S.C. 103(a) as being unpatentable over Chancey et al (U.S. 5,842,185) in view of Quicken 5 for Windows as evidenced by Cummings in the book, Home Banking with Quicken.

As per claims 29, 36 and 43, Chancey et al disclose all the limitations as set forth in claims 26, 33 and 40 above.

Chancey et al fail to explicitly disclose the additional step of reconciling an ending balance in the financial statement with an opening balance in a personal data store by:

Art Unit: 2765

- comparing the earliest dated transaction in the personal data store to the earliest dated transaction in the financial statement to determine whether the earliest dated transaction in the personal data store is later than the earliest dated transaction in the financial statement;

- if the earliest date transaction in the personal data store is not later than the earliest dated transaction in the financial statement, then determining whether any of the transactions of the financial statement have been downloaded into the personal data store;

- if none of the transactions of the financial statement have been downloaded into the personal data store, then calculating a correct beginning balance that is different from the opening balance in the personal data store; and

- displaying the correct beginning balance.

Chancey et al do disclose reconciling a financial statement with an online statement comprising the steps of:

- the electronic statement is checked to see if all transactions have been processed. If not, the next transaction is read from the statement(col. 4 lns 46-55);

- determining if the transaction has already been manually entered into the financial statement(col. 4 lns 46-55);

- if the transaction is not already present in the financial statement assigning the transaction to the financial statement(col. 5 lns 24-41);

- if the electronic statement is accepted, recording the transaction in the financial statement(col. 5 lns 24-41); and

- displaying the current balance(Figure 2).

Art Unit: 2765

Quicken 5 for Windows comprises a method of account reconciliation comprising the steps of marking the account register to indicate cleared transactions by comparing the account register with the monthly account statement, calculating the opening balance as the total of all reconciled transactions, i.e. the ending balance of the previous monthly statement, calculating the cleared balance as the total of all the cleared transactions, calculating the financial statement ending balance by subtracting the cleared balance from the opening balance, and comparing the financial ending balance to the monthly statement ending balance(see pages 83-89). Therefore it would have been obvious to one of ordinary skill in the art at the time of the applicant's invention to implement the system taught by Chancey et al with the addition of account reconciliation as shown by Quicken 5 for Windows in order to provide the user a system for electronically tracking financial transactions in a fast and accurate manner(col. 2 lns 40-43).

As per claims 30, 37 and 44, Chancey et al and Quicken 5 for Windows disclose all the limitations as set forth in claims 29, 36 and 43 above. In addition, Quicken 5 for Windows comprises displaying a prompt indicating that the opening balance has changed to the beginning opening balance in the personal data store. As shown in Figure 4.6. Therefore it would have been obvious to one of ordinary skill in the art at the time of the applicant's invention to implement the system taught by Chancey et al with the addition of account reconciliation as shown by Quicken 5 for Windows in order to provide the user a system for electronically tracking financial transactions in a fast and accurate manner(col. 2 lns 40-43).

As per claims 31, 38 and 45, Chancey et al and Quicken 5 for Windows disclose all the limitations as set forth in claims 29, 36 and 43 above. Chancey et al and Quicken 5 for Windows

Art Unit: 2765

fail to explicitly disclose the step of determining whether any of the transactions of the financial statement have been downloaded into the personal data comprises the steps of comparing the ending balance in the financial statement to the transactions in the personal data store to determine whether any transaction date in the personal data store is the same as the ending period of the financial statement, if so, then identifying any of the transactions of the financial statement having the same date as the transactions in the personal data store, and if none of the transaction dates in the personal data store are the same as the ending period of the financial statement, then locating the closet transaction date in the personal data store that occurs before the ending period of the financial statement and identifying any of the transactions of the financial statement having one of the transaction dates in a range extending between the closet transaction date in the personal data store and the earliest dated transaction in the personal data store. Chancey et al do disclose that the transactions data in both the financial statement and the electronic statement include the date of the transaction(see. Figures 2 and 4). In addition, Chancey et al disclose that the comparison or reconciliation of the electronic statement transaction to the financial statements transaction in order to determine if a particular transaction of the electronic statement has already been register in the financial statement(see col. 4 lines 42-50). Therefore it would have been obvious to one of ordinary skill in the art at the time of the applicant's invention to implement the system discloses by Chancey et al and Quicken 5 for Windows with the added steps of correlation the date of the transactions to be reconciled in order to decrease the amount of data that is processed as only transactions in the financial statement with transaction dates equal or previous to the ending date of the electronic statement need to be compared.

Art Unit: 2765

As per claims 32, 39 and 46, Chancey et al and Quicken 5 for Windows disclose all the limitations as set forth in claims 31, 38 and 45 above. In addition Quicken 5 for Windows discloses the steps of downloading the transactions of the financial statement into the personal data store and marking the downloaded transactions with a flag to indicate those transactions in the personal data store that have been downloaded from the financial statement. As stated on pages 71-75, specifically page 83, "As Quicken adds the new transactions to your register it marks them as "cleared," placing a "c" in the register's Clr column... Marking a transaction as cleared means that it has already been posted to your account."

Conclusion

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Penny Caudle whose telephone number is (703) 305-0756. The examiner can normally be reached Monday-Thursday from 6:30 AM to 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Allen MacDonald, can be reached at (703) 305-9708.

The fax number for Formal or Official faxes to Technology Center 2700 is (703) 308-9051 or 9052. Draft or Informal faxes for this Art Unit can be submitted to (703) 308-1396.

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 305-3900.

plc

February 23, 2000



ERIC W. STAMBER
PRIMARY EXAMINER